

Information to identify the case:

Debtor 1 **Ashley M. Christiaanse**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0265**

EIN ____-____-____

Debtor 2
(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **District of Vermont**

Date case filed for chapter **7 12/16/19**

Case number: **19-10529**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ashley M. Christiaanse	
2. All other names used in the last 8 years		
3. Address	15 Logwood Circle Essex Junction, VT 05452	
4. Debtor's attorney Name and address	Marc Elliot Wiener Marc E. Wiener Law Offices, PLLC PO Box 433 Burlington, VT 05402-0433	Contact phone (802) 863-1836 Email _____
5. Bankruptcy trustee Name and address	Douglas J. Wolinsky PO Box 1489 Burlington, VT 05402-1489	Contact phone (802) 864-0880 Email _____

For more information, see page 2 >

6. Bankruptcy clerk's office	U. S. Bankruptcy Court – Burlington 11 Elmwood Ave. Suite 240 P.O. Box 1663 Burlington, VT 05402–1663	Hours open: Monday – Friday 9:00 AM – 5:00 PM Contact phone (844) 644–7459 Date: 12/16/19
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		
7. Meeting of creditors	January 7, 2020 at 09:30 AM	Location: U.S. Bankruptcy Court – Burlington Federal Building 11 Elmwood Avenue Burlington, VT
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Presumption of abuse	The presumption of abuse arises.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 3/7/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Ashley M. Christiaanse
Debtor

Case No. 19-10529-cab
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0210-2

User: sjl
Form ID: 309A

Page 1 of 1
Total Noticed: 9

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db +Ashley M. Christiaanse, 15 Logwood Circle, Essex Junction, VT 05452-3951
855863 +GC Services Limited Partnership, 6330 Gulfport, Houston, TX 77081-1198
855865 +Mark Christiaanse, 15 Logwood Circle, Essex Junction, VT 05452-3951
855866 Richmond Family Medicine, 30 West Main Street, Richmond, VT 05477-4479

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: marc@mewlawoffices.com Dec 16 2019 20:11:52 Marc Elliot Wiener,

tr Marc E. Wiener Law Offices, PLLC, PO Box 433, Burlington, VT 05402-0433
EDI: BDJWOLINSKY.COM Dec 17 2019 01:13:00 Douglas J. Wolinsky, PO Box 1489,
Burlington, VT 05402-1489

855862 +EDI: CHASE.COM Dec 17 2019 01:13:00 Chase Bank, 1111 Polaris Parkway,
Columbus, OH 43240-2031

855864 EDI: IRS.COM Dec 17 2019 01:13:00 Internal Revenue Service, Central Insolvency Unit,
P.O. Box 7346, Philadelphia, PA 19101-7346

855867 +EDI: USAA.COM Dec 17 2019 01:13:00 USAA, 9800 Fredericksburg Road,
San Antonio, TX 78288-0002

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:

Douglas J. Wolinsky dwolinsky@primmer.com, VT01@ecfcbis.com;soneil@primmer.com
Marc Elliot Wiener on behalf of Debtor Ashley M. Christiaanse marc@mewlawoffices.com,
wienermr73369@notify.bestcase.com
U S Trustee ustpreion02.vt.ecf@usdoj.gov

TOTAL: 3